

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Cheryl A Desmond

Case No.: 1-19-03969HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

---

Creditor Name:	Shellpoint
Court Claim Number:	7
Last Four of Loan Number:	1514
Property Address if applicable:	202 Mountain Rd

**PART 2: CURE AMOUNT**

---

**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$1,723.41
b.	Prepetition arrearages paid by the trustee:	\$1,723.41
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$1,723.41

**PART 3: POSTPETITION MORTGAGE PAYMENT**

---

Mortgage is paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

---

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: March 28, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Cheryl A Desmond

Case No.: 1-19-03969HWV  
Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on March 28, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Dawn Marie Cutaia, Esquire  
Fresh Start Law, PLLC  
1701 West Market St  
York PA 17404

**Served by First Class Mail**

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville SC 29603-0826

Cheryl A Desmond  
202 Mountain Rd  
New Bloomfield PA 17068

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 28, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

**Case: 19-03969      CHERYL A DESMOND**

NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING  
PO BOX 10826

GREENVILLE, SC 29603-

Acct No: 1514/PRE ARREARS/202 MT F

Sequence: 24

Modify:

Filed Date: 11/20/2019 12:00:00AM

Hold Code:

Amt Sched:	\$108,310.00	Debt:	\$1,723.41	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,723.41	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						Disb	Descrp	

## **5200      NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING**

520-0	NEWREZ LLC DBA SHELLPOINT MOI	03/15/2023	2023025	\$8.27	\$0.00	\$8.27		
520-0	NEWREZ LLC DBA SHELLPOINT MOI	02/15/2023	2022014	\$55.00	\$0.00	\$55.00	02/23/2023	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	01/18/2023	2021019	\$55.00	\$0.00	\$55.00	01/25/2023	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	12/13/2022	2020018	\$54.99	\$0.00	\$54.99	12/20/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	11/16/2022	2019069	\$55.00	\$0.00	\$55.00	12/08/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	10/18/2022	2018028	\$58.02	\$0.00	\$58.02	10/26/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	09/13/2022	2016970	\$58.01	\$0.00	\$58.01	09/21/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	08/17/2022	2015949	\$58.01	\$0.00	\$58.01	08/24/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	07/13/2022	2014885	\$54.00	\$0.00	\$54.00	07/20/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	06/14/2022	2013920	\$53.99	\$0.00	\$53.99	06/22/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	05/17/2022	2012886	\$53.99	\$0.00	\$53.99	05/25/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	04/12/2022	2011812	\$53.99	\$0.00	\$53.99	04/25/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	03/16/2022	2010791	\$54.00	\$0.00	\$54.00	03/23/2022	
520-0	NEWREZ LLC DBA SHELLPOINT MOI	02/16/2022	2009807	\$53.99	\$0.00	\$53.99	02/28/2022	

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	NEWREZ LLC DBA SHELLPOINT MOI		01/19/2022	2008830	\$53.99	\$0.00	\$53.99	01/27/2022
520-0	NEWREZ LLC DBA SHELLPOINT MOI		12/15/2021	2007819	\$54.00	\$0.00	\$54.00	12/29/2021
520-0	FREEDOM MORTGAGE CORPORATIC		11/16/2021	2006567	\$53.99	\$0.00	\$53.99	11/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		10/14/2021	2005525	\$55.59	\$0.00	\$55.59	10/29/2021
520-0	FREEDOM MORTGAGE CORPORATIC		09/14/2021	2004504	\$55.58	\$0.00	\$55.58	09/22/2021
520-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003464	\$55.60	\$0.00	\$55.60	08/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		07/14/2021	2002425	\$55.58	\$0.00	\$55.58	08/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		06/16/2021	2001448	\$55.60	\$0.00	\$55.60	06/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		05/18/2021	2000434	\$53.81	\$0.00	\$53.81	05/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		04/15/2021	1229061	\$53.82	\$0.00	\$53.82	04/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		03/17/2021	1228037	\$53.81	\$0.00	\$53.81	03/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		02/17/2021	1227029	\$53.82	\$0.00	\$53.82	02/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2021	1226005	\$53.81	\$0.00	\$53.81	02/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		12/10/2020	1224218	\$53.82	\$0.00	\$53.82	12/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		11/03/2020	1223325	\$53.81	\$0.00	\$53.81	11/13/2020
520-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$53.23	\$0.00	\$53.23	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		09/17/2020	1221427	\$53.22	\$0.00	\$53.22	09/25/2020
520-0	FREEDOM MORTGAGE CORPORATIC		08/12/2020	1220384	\$53.22	\$0.00	\$53.22	08/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		07/07/2020	1219327	\$20.85	\$0.00	\$20.85	07/23/2020
<b>Sub-totals:</b>						<b>\$1,723.41</b>	<b>\$0.00</b>	<b>\$1,723.41</b>

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	

**Grand Total: \$1,723.41**      **\$0.00**